

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Norfolk Division**

In re: RASHID ALI KOONCE

Chapter 13  
Case No.: 17-72074-FJS

Debtor

**MOTION FOR DETERMINATION OF THE FINAL CURE PURSUANT TO RULE 3002.1**

**NOW COMES** Michael P. Cotter, Chapter 13 Trustee ("Trustee") and for his Motion for Determination of the Final Cure Pursuant to Rule 3002.1 and states as follows:

1. The Debtor's confirmed Plan provides that the Debtor shall make all post-petition payments directly to U.S. Bank National Association, the holder on the Note on the real property owned by the Debtor (the "Lender").
2. On or about July 22, 2022, the Trustee, in accordance with the requirements of Bankruptcy Rule 3002.1 (f), filed and served on the Lender a Notice of Final Cure Payment advising that the amount required to cure the pre-petition default claim 2 had been paid in full.
3. On or about July 27, 2022, the Lender filed its Response to the Notice of Final Cure Payment and advised that it disagreed that all post-petition direct payments had been made by the Debtor. The total amount of post-petition arrears is \$2,090.72 according to the Lender.
4. The Trustee is without specific knowledge relative to whether the Debtor has made the post-petition direct payments to the Lender and accordingly hereby requests that this Court conduct a Status Hearing to determine whether all necessary post-petition payments have been made, pursuant to Local Standing Order 16-1, so that the Trustee may better evaluate his subsequent course of action.

**WHEREFORE**, the Trustee requests that a Status Hearing be conducted and that this Honorable Court determine whether all necessary post-petition payments have been made.

/s/ Michael P. Cotter

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Michael P. Cotter  
Chapter 13 Standing Trustee

Michael P. Cotter  
VSB No. 19526  
Chapter 13 Standing Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320  
(757) 961-3000

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**NOTICE OF MOTION FOR DETERMINATION OF THE FINAL CURE  
PURSUANT TO RULE 3002.1 AND NOTICE OF HEARING**

**NOW COMES** Michael P. Cotter, Chapter 13 Trustee has filed a Notice of Motion for Determination of the Final Cure Pursuant to Rule 3002.1 and Notice of Hearing.

**NOTICE IS HEREBY GIVEN** that a **HEARING** on the foregoing Motion for Determination of the Final Cure will be convened on **Tuesday, September 20, 2022 at 11:30 am**. The hearing will held remotely and in accordance with Amended Norfolk/Newport News Standing Order 20-4. Any party wishing to appear must transmit a Zoom Request Form which is available on the Court's website at <https://www.vaeb.uscourts.gov/sites/vaeb/files/ZoomRegistration.pdf> two (2) business days prior to the hearing.

/s/ Michael P. Cotter

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Michael P. Cotter  
Chapter 13 Standing Trustee

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Motion for Determination of the Final Cure Pursuant to Rule 3002.1 and Notice of Hearing was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 4th day of August, 2022.

RASHID ALI KOONCE, 2260 ROCK LAKE LOOP, VIRGINIA BEACH, VA 23456

ELECTRONIC SERVICE - CHARLES G. HAVENER, ESQ, HAVEN LAW GROUP P.C., 1 ENTERPRISE PKWY, STE 330, HAMPTON, VA 23666

RUSHMORE LOAN MGMT SRVC, ATTN: BANKRUPTCY, PO BOX 55004, IRVINE, CA 92619

TODD RICH, MCMICHAEL TAYLOR GRAY, LLC, 3550 ENGINEERING DRIVE, SUITE 260, PEACHTREE CORNERS, GA 30092

/s/ Michael P. Cotter

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